

UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF ILLINOIS

SHELTER MUTUAL INSURANCE CO.,

Plaintiff,

v.

Case No. 05-cv-4057-JPG

THOMAS PERKINS and JOHN D. PADGETT, as  
Administrator of the Estate of JOHN D. PADGETT  
II, deceased,

Defendants.

**JUDGMENT**

This matter having come before the Court, the issues having been heard, and the Court having rendered a decision,

IT IS HEREBY ORDERED AND ADJUDGED that judgment is entered in favor of plaintiff Shelter Mutual Insurance Company and against defendants Thomas Perkins and John D. Padgett, as Administrator of the Estate of John D. Padgett II, deceased;

IT IS FURTHER DECLARED that the homeowner's insurance policy numbered 12-71-4598474-1 issued by plaintiff Shelter Mutual Insurance Company to defendant Thomas Perkins and the automobile policy numbered 12-1-C-4598474-6 issued by plaintiff Shelter Mutual Insurance Company to defendant Thomas Perkins do not afford coverage to defendant Thomas Perkins for the incidents alleged to have occurred on April 26, 2002, in Harrisburg, Illinois, involving an altercation with defendant John D. Padgett's decedent, John D. Padgett II, which form the basis of *John D. Padgett v. James Michael Riden and Thomas Perkins*, Case No. 04-cv-4078-JPG, in the United States District Court for the Southern District of Illinois;

IT IS FURTHER DECLARED that plaintiff Shelter Mutual Insurance Company owes no duty to defend defendant Thomas Perkins against any of the allegations in the complaint in *John D. Padgett v. James Michael Riden and Thomas Perkins*, Case No. 04-cv-4078-JPG, in the United States District Court for the Southern District of Illinois, or any other complaint that may be brought against defendant Thomas Perkins concerning the incident alleged to have occurred on April 26, 2002, in Harrisburg, Illinois; and

IT IS FURTHER DECLARED that plaintiff Shelter Mutual Insurance Company owes no duty to indemnify defendant Thomas Perkins for any judgment entered against him in *John D. Padgett v. James Michael Riden and Thomas Perkins*, Case No. 04-cv-4078-JPG, in the United States District Court for the Southern District of Illinois, or for any settlement entered into in that case.

**DATED: April 14, 2006**

**NORBERT JAWORSKI**

**By:s/Deborah Agans, Deputy Clerk**

**Approved: s/ J. Phil Gilbert**  
**J. PHIL GILBERT**  
**DISTRICT JUDGE**